

# ERIE COUNTY DEPARTMENT OF SENIOR SERVICES

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2015 BENEFIT CHECKLIST FOR OLDER ERIE COUNTY RESIDENTS 2015			
PROGRAM DESCRIPTION	WHO IS ELIGIBLE	INCOME & RESOURCES	BENEFITS
<b>SOCIAL SECURITY</b>  Social Security Administration (SSA) 1-800-772-1213  <a href="http://www.ssa.gov/">http://www.ssa.gov/</a>	Retired workers 66+ or 62+ (reduced benefit) who have worked at least 40 quarters (fewer if born before 1929); disabled workers; surviving spouses and/or children. NOTE: Full retirement age for people born in 1943-1954 is 66 years.	Ages 62-66 years: Benefit is reduced \$1 for each \$2 earned over limit of \$15,720/year. The earnings limit for people turning 66 in 2015 is reduced \$1 for each \$3 earned over limit of \$41,880/year. There is no earning limit after attaining full retirement age.	Monthly benefit is based on prior employment and amount withheld from earnings. There is no resource limit.
<b>VETERANS BENEFITS</b> NYS Division of Veterans' Affairs: 1-888-838-7697 Northern Erie: 632-4190 Southern Erie: 532-0674 Central Erie: 862-8902 OR call: Erie County Office of Veterans' Services: 858-6363 <a href="http://www.va.gov/">http://www.va.gov/</a>	Nonservice-connected wartime veterans' and their dependents' benefit information is to the right.  Service-connected veterans should contact the appropriate service organization.	Income limits for Supplemental Benefit:      With 1 dependent: Disabled Veteran ..... \$1,072 .. ..... \$ 1,404 Housebound Veteran ..... 1,310 .. ..... 1,642 Aid and attendance ..... 1,788 .. ..... 2,120 Widow of Veteran ..... 719 .. ..... 941 Housebound Spouse..... 878 .. ..... 1,100 Aid and attendance for spouse .... 1,149 .. ..... 1,371	
<b>SSI: SUPPLEMENTAL SECURITY INCOME</b>  Provides a monthly cash benefit, based on financial need, to supplement income of eligible applicants.  Call SSA: 1-800-772-1213	Persons blind, disabled, or 65+, who have low income and resources.	Unearned income / month: Single \$840    Couple \$1,226 (Benefit \$20 less if SSI is only source of income.)  Resource limits: Single \$2,000    Couple \$3,000 + burial account. Exemptions: Home; car; some life insurance; personal and household goods.	Monthly cash benefit depends upon amount of other income, amount of rent or mortgage expense, and whether the applicant lives alone or with others.  <a href="http://www.ssa.gov/pgm/ssi.htm">http://www.ssa.gov/pgm/ssi.htm</a>
<b>MEDICARE</b> Part A: Hospital insurance. No premium (most enrollees), but has deductible & co-pays. Part B: Medical ins. Monthly premium of \$104.90 for most enrollees & deductibles & co-pays for most recipients. Part D: Prescription coverage. Call SSA: 1-800-772-1213 or 1-800-MEDICARE (1-800-633-4227). <a href="http://www.medicare.gov/">http://www.medicare.gov/</a>	Persons 65+ who are eligible for Social Security or Railroad Retirement Benefits, and others 65+ who may purchase coverage although not categorically eligible for it. If a person receives SSD, Medicare coverage will begin in 24 months. Those with chronic renal disease and ALS are eligible in less time.	MC Part A: Unlimited coverage for acute hospital care after \$1,260 deductible per benefit period; limited skilled care in a skilled nursing facility; limited home care and hospice care.  MC Part B: Doctors, outpatient service & durable medical equipment; \$147/year deductible.  MC Part D: Prescription drug coverage. Plans cost range from \$15.70/month to \$143.00/month; plans provide approximately 50% prescription coverage. There are 25 stand-alone plans available; Medicare Advantage customers must obtain Part D coverage through their provider. "Extra help" available if low income; also if enrolled in Medicare Savings Program. For additional information, call (716)858-7883.	
<b>MEDICARE SAVINGS PROGRAMS (MSP)</b> QMB, SLMB, QI-1  QMB: Qualified Medicare Beneficiary SLMB: Specified Low-Income Medicare Beneficiary QI-1: Qualified Individual-1  Erie County Senior Services: 858-8526 or 858-7883	Persons on Medicare whose income & resources are slightly above the Medicaid levels or persons on Medicare who are also eligible for Medicaid.  Gross monthly income levels (including Medicare premium, but minus one Medigap premium):	QMB: Single \$1,001    Couple \$1,348 SLMB: Single \$1,197    Couple \$1,613 QI-1: Single \$1,345    Couple \$1,813 Resource limits: There is no resource test for the MSP. <a href="http://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html">http://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html</a>	In the QMB, SLMB & QI-1 programs, Medicaid will pay the monthly Medicare premium of \$104.90, which will be added to the person's Social Security check.  For those eligible for QMB only, Medicaid will also pay all Medicare co-pays and deductibles.
<b>MEDICAID: Comprehensive Health Care Coverage</b> General Medicaid questions: 858-6244 General Medicaid applications: 1-888-401-6582 Home Care and Nursing Home applications: 858-1903 Provider overbilling: 853-8500	Persons blind, disabled, or 65+, who have low income and resources; or persons under 65 who meet social services' home relief rules. ** If income exceeds limits, persons may be eligible for Medicaid with a spenddown or relief repayment.	Monthly income limits: ** Single \$845    Couple \$1,229  Resource limits: ** Single \$14,850 Couple \$21,750 + burial account. Exemptions: Home, car, health premiums & support payments.	Comprehensive coverage for medical care, including most prescription drugs; approved medical equipment; Medicaid-participating MD services; hospital; nursing home; home care and transportation for approved medical services. <a href="http://www.health.state.ny.us/h_ealth_care/medicaid/">http://www.health.state.ny.us/h_ealth_care/medicaid/</a>
<b>COMPLIMENTARY CARD</b>  Reduced Metro fare, photo ID. Erie County Senior Services: 858-8526	The "Complimentary Card" is for Erie County residents 65+.	No limits.  <a href="http://www.erie.gov/depts/seniorservices/finance/photo_id.asp">http://www.erie.gov/depts/seniorservices/finance/photo_id.asp</a>	The Complimentary Card offers half-fare on Metro bus / rail transportation. It may offer other discounts; please check with your local merchant.

PROGRAM DESCRIPTION	WHO IS ELIGIBLE	INCOME & RESOURCES	BENEFITS
<b>HEAP: Home Energy Assistance Program</b>  Financial help for winter heating costs. HEAP Hot Line: 858-7644 HEAP App Line: 858-1969 WAP: Weatherization Assist Program: 858-8526	Low-income households (owners and renters).  Regular HEAP: No resource limits. Emergency HEAP: Must have shut-off notice. Resource limits apply.	Gross monthly income limits for Regular HEAP (do not include Medicare premium): Single \$2,194 Couple \$2,869 **Please check with HEAP during season as guidelines and benefits may change. <a href="http://www.erie.gov/depts/socialservices/heap.asp">http://www.erie.gov/depts/socialservices/heap.asp</a>	Once a season grant or credit to supplier.  Possible emergency grant if faced with shut-off.  Furnace repair / replacement may be available for homeowners; resource limits apply.
<b>SNAP / FOOD STAMPS: Supplemental Nutrition Assistance Program</b>  Benefit card can be used to purchase food items.  Food Stamps: 858-7239 <a href="https://www.mybenefits.ny.gov/selfservice/">https://www.mybenefits.ny.gov/selfservice/</a>	Low-income households; the following information pertains to people 60 years of age and older and disabled individuals.  **This information is subject to change and is only to be used as a guideline. Please submit an application for consideration.	**Approximate gross monthly income limits for those 60 years+ or disabled: Single \$1,945 Couple \$2,622 Eligibility is NOT guaranteed as housing and medical expenses are used to determine eligibility & benefit amount. Resource limits: No limits.	Benefit value depends on size, income, and expenses of household.  Minimum benefit: \$16 Maximum benefit: Single \$194 Couple \$357
<b>PHONE DISCOUNT</b> Provides reductions on phone service. Verizon LifeLine: 1-800-837-4966 LifeLine Recertification: 1-866-849-0404 Time Warner Cable LifeLine: 1-800-892-2253	Anyone who receives one or more of the following: HEAP, Food Stamps, Medicaid, Public Assistance, SSI, Vet's Disability Pension (nonservice-connected), Vet's Surviving Spouse Pension (nonservice-connected).	No fixed income or resource limits, but must meet eligibility criteria for one or more programs listed at left.  <a href="http://www.verizonwireless.com/b2c/landingpages/lifeline.jsp">http://www.verizonwireless.com/b2c/landingpages/lifeline.jsp</a>	Reduction on monthly phone bill; may also give discount on installation charges.  <a href="http://www.timewarnercable.com/en/residential-home/support/topics/phone/life-line-phone-credit-program.html">http://www.timewarnercable.com/en/residential-home/support/topics/phone/life-line-phone-credit-program.html</a>
<b>IT-214 NYS TAX REBATE</b> Tax credit or check to homeowners & renters who pay a high % of income on rent or property taxes. For forms: 1-518-457-5431 Tax Dept. information: 1-518-457-5181	Homeowners and renters who meet financial eligibility criteria; based on income, and either property taxes or amount of rent paid. <a href="http://www.tax.ny.gov/pit/credits/real_property_tax_credit.htm">http://www.tax.ny.gov/pit/credits/real_property_tax_credit.htm</a>	Maximum yearly household gross income .... \$18,000 Homeowners: Market value of home cannot exceed \$85,000. Renters: Adjusted average rent (see form) must not exceed \$450. No resource limit.	Amount of refund depends on percentage of income spent on property tax or rent. Maximum rebate \$75 if under 65, \$375 if 65+. Applications may be submitted for 3 prior years with an April 15th deadline.
<b>PROPERTY TAX EXEMPTION</b>  Can be as high as 50% of property taxes on homestead. Contact city or town where taxes are paid to apply.  Buffalo: 851-4374	Real estate owners 65+ or persons with physical disabilities who use their property exclusively as their legal residence are eligible. Benefit for Veterans may differ. Veterans of any age should call for additional information.	Maximum yearly household gross income: \$83,300. * The gross income limit for the senior exemption is \$37,399.  Application dates: Buffalo residents July 1 - Dec. 1. *  * All others contact local city or township for dates & rates.	Up to 50% tax exemption on real estate property taxes.  <a href="http://www.tax.ny.gov/pit/property/exemption/senior/exempt.htm">http://www.tax.ny.gov/pit/property/exemption/senior/exempt.htm</a>  For STAR information: <a href="http://www.orps.state.ny.us/star/faq.htm">http://www.orps.state.ny.us/star/faq.htm</a>
<b>EPIC: Elderly Pharmaceutical Insurance Coverage</b> NYS program provides co-pay assist for MC D covered RXs as well as some MC D excluded RXs. To apply, call the EPIC Helpline: 1-800-332-3742	Persons 65+, must be enrolled in Medicare Part D.  Medicaid recipients are generally not eligible. <a href="http://www.health.ny.gov/health_care/epic/">http://www.health.ny.gov/health_care/epic/</a>	Yearly income limits: Single.....\$75,000 Couple .....\$100,000 No resource limits.  Premiums and deductibles are based on income.	Beneficiary co-pays range from \$3 to \$20 per prescription.  EPIC will pay basic plan MC D premiums for single members with annual income of \$23,000 or \$29,000 if married.
<b>RENTAL ASSISTANCE</b>  Government subsidies to greatly reduce rents of those eligible. Program has a waiting list.	Families, elderly and handicapped persons with low income:  Single .....\$23,700 Couple.....\$27,100	Erie County residents call: Rental Assistance Corp.: 882-0063 or Belmont Housing Resources for WNY: 884-7791	The rental amount paid by:  1. Those who are recipients of rental assistance, and  2. Residents in subsidized independent housing units,  is generally 30% of their average monthly income (earned and unearned).
<b>SUBSIDIZED HOUSING</b>  For an Independent Senior Citizens Housing list, call Senior Services: 858-8526	62+ or handicapped / disabled, with total annual income low enough to qualify.	Call individual complex, or: Bflo. Mun. Hsg. Auth. 855-6774 Kenmore Mun. Hsg. ..874-6000 Lacka. Mun. Hsg. ....823-2551 Tona. Hsg. Auth. ....692-3555	
<b>AARP SAFE DRIVING PROGRAM</b>  AARP: 1-888-227-7669 or <a href="http://www.aarp.org/applications/VMISLocator/searchDspLocations.action">http://www.aarp.org/applications/VMISLocator/searchDspLocations.action</a>	NYS residents 50+ who have a valid NYS driver's license.	No limits.	10% reduction in base rate of liability, personal injury, and collision insurance premium; active point total will be reduced up to 4 points on violations incurred within last 18 months. There is a fee for the class.